

INDUSTRIAL VIRGINIA

FREDERICKSBURG

Leo J. Graves R. L. Blasco
Virginia, the Land of Beautiful Homes.

Piedmont Real Estate Agency

Fredericksburg, Virginia.

**The Farmers & Merchants
State Bank**
Fredericksburg, Va.
Capital, \$50,000.00. Surplus and Pro-
fits, \$20,000.00.
Resources over Half Million Dollars.
M. G. Willis, President.
John F. Gouldman, Jr., Cashier.

"LEST WE FORGET."
The Smith-Coghill Shoe Co.,
Manufacturers' Agents and Wholesale
Dealers in
Boots, Shoes and Rubbers

Germania Mills, Inc.

Manufacturers of
Flour, Feed and Baked Water-Ground
Meal.
Bell Telephone 42.
Fredericksburg, Va.

Kinsey's Real Estate Agency

We undersell them all. Don't buy
until you see us. Auctioneer a spe-
cialty. If you wish to sell in Fredericks-
burg you sell through KINSEY. He is
THE MAN.

Fredericksburg Buggy Co.,

Incorporated.
VEHICLES, HARNESS & SADDLERY.
Fredericksburg, Va.

DANVILLE

PETTIT & CAVE Architects

Danville, Va.

Danville Tobacco Storage and Inspection Warehouse

Capacity, 11,000 Hogsheads.
J. E. PERKINSON, President.
WALTER D. WATSON, Manager.

Commercial Bank

DANVILLE, VA.

Total Assets Over Half Million Dollars.
4 per cent. interest paid on time de-
posits. Your savings are safe in this
old established bank.

The Commercial Association OF DANVILLE, VA.

The coming industrial and manufac-
turing center of the State is on the
picturesque Dan.
For information of any kind, address
W. A. MOORMAN, Sec. and Treas.
A. B. CARRINGTON, Pres.
L. HERMAN, Vice-Pres.

Morotock Manu- facturing Co.,

OVERALLS, PANTS, SHIRTS.
We cater to Southern re-
tail dealers.

Dan Valley Mills

Manufacturers of
The Marvelous Dan Valley Superlative
FLOUR.
Danville, - - - Virginia.

FARMVILLE, VA.

Farmville Manufacturing Co.

G. M. ROBESON, Proprietor,
Manufacturers of

Lumber and Plow Handles

Special attention given to orders
from country merchants.

Farmville Creamery Association

Best Equipped Creamery in Virginia.
Orders solicited.
G. M. ROBESON, President.
A. F. HOWARD, Vice-President.
S. W. WATKINS, Secretary.

FARMVILLE THE LIVE TOWN

For 3,200 people. Best farming section.
For information as to manufacturing
and agricultural facts and opportuni-
ties, write to the
FARMVILLE BOARD OF TRADE,
W. E. ANDERSON, President.
W. FAULETT, Jr., Secretary.

Planters Bank

Of Farmville
Capital and Surplus, - - \$100,000.00
Deposits by mail invited.
WALKER SCOTT, Cashier.
Established 1838.

The Farmville Mills

Manufacturers of Patent Full Roller
Process Flour, Pure Water Ground
Meal, Bran, Shipstuf and Millfeed.
"PRIDE OF FARMVILLE FAMILY"
Our Specialty.

Farmville Building and Trust Company

FARMVILLE, VA.
Money loaned on real estate at 6 per
cent., monthly installment plan, 8 per
cent. paid on deposits. Write for particu-
lars.

The Peoples National Bank

FARMVILLE, VA.
Capital, \$50,000.00.
G. M. ROBESON, President.
E. T. BONDURANT, Vice-President.
J. L. HUGHES, Cashier.
Over 50 per cent. increase in de-
posits during the past year.

VIEWS AND NEAR VIEWS

(Continued From First Page.)

pin into. Powell is a good talker when
he gets well started.

Protection From Fakers.

I asked a man in a certain Vir-
ginia town not long ago: "What has
become of your Board of Trade?" And
he replied: "Well, it just died for the
lack of something to do." In a short
talk I had with another man of the
same town he told me how a number
of people of the town, himself included,
had been taken in and skinned by
fakers with some kind of an industrial
scheme they were exploiting. Per-
haps it there had been any life in
this defunct Board of Trade it might
have saved these people from the
fakers.

Anyhow, I have been reading about
a trade union work along these lines.
It is a small town in Ohio called Cam-
bridge, in Guernsey county, and a
local paper says it has been doing
some business that may well be taken
up by boards in other and even larger
towns. But will let the local paper
tell the story. It says:

"The Cambridge organization will
hereafter attempt to protect the people
of the town and the county against the
operation of dealers in worthless min-
ing and oil stocks and other get-rich-
quick promotions. It is estimated by
the Cambridge business men that in
the last three years over \$1,000,000 has
been taken out of the county by these
promoters, and that not \$1 of it has
ever been returned.

"In notices given wide publicity over
the county the board asks that all of-
fers to sell stocks or bonds in mining,
oil or industrial companies, either by
advertisement or personal solicitation,
be reported to the board, and that it
be asked for a report on the project.
It will at once obtain all information
possible, and will make it public. If
the promotion is a meritorious one it
will have nothing to fear, but if it is
on a par with the majority of the mine
and oil exploitations the public will
be warned against putting any money
into it.

"Cambridge has had the same expe-
rience as many much larger towns. It
has been almost impossible to raise
any money for a local concern, no mat-
ter how promising it might be, but the
smooth-tongued promoter, with his
properties hundreds and thousands of
miles distant, has been able to get
hundreds of thousands of dollars. No
one person in 1,000,000 has any idea
of the vast sums of money which are

SOUTH HILL, VA.

REAL ESTATE AND INSURANCE

MECKLENBURG COUNTY FARMS
the best in Virginia.
For information address
MACK PRITCHETT,
South Hill, Va.

The Bank of South Hill,

South Hill, Va.
Sound, safe and conservative. 4 per
cent. paid on time deposits.
J. H. WALL, President.
THOS. A. BRYSON, Cashier.

South Hill Tobacco Market

As a BRIGHT TOBACCO MARKET
South Hill is third in size in Virginia.
Four loose leaf warehouses. Full corps
of buyers. For information address
TOBACCO BOARD OF TRADE,
J. E. BOYD, Secretary.
R. E. YANCEY, President.

South Hill Manufacturing Company

Largest Woodworking Mills in Meck-
lenburg county. Two up-to-date elec-
tric plants. Boxes and box shooks our
specialties.
GEORGE A. SMITH,
General Manager.
R. E. YANCEY, President.

The Citizens Bank, Inc.

South Hill, Va.
Safety—Conserve—Courtesy.
Money to loan on approved security.
We pay 4 per cent. interest on time
deposits, and allow interest to be com-
pounded every two months.

For Information About Wide Awake South Hill

and the advantages of Mecklenburg
County, write to the
SOUTH HILL BOARD OF TRADE.

SUFFOLK

W. S. Cross Co., Inc.

Suffolk, Va.
Fruits and Produce
Cabbage and Potatoes a Specialty.
Wanted—At Highest Market Prices—
Field Peas, Turkeys and Eggs.

The Shoop Withers Co.

Suffolk, Virginia

PETERSBURG

WATERLOO

GASOLINE ENGINES
H. L. SMITH & CO. GEN'L. AGTS.
PETERSBURG, VA.

thus taken from the pockets of the
people."

That Virginia "back-home" move-
ment that some of the Western and
Northern papers have been trying to
ridicule is moving right along all the
same. Here is a little story that illus-
trates to some extent:

"Papa is heaven divided like the
United States into North, South, East
and West?" asked a little girl from the
South whose father had moved to the
West.

"Why do you ask such a question,"
said the father.
"Because," answered the child, "if
heaven is divided that way I want to
ask the good Lord when I go to
heaven to let me live in the South
part."

The Southern minister whose child
asked this question found after a few
years in one of the great cities of the
West that though it was rich, and
that though he was pastor of a great
church, he, like his little girl, wanted
to get back to the South part of the
earthly heaven. He heard the call
which is sounding in the hearts of so
many thousands of Southern people
living elsewhere, "come home," and he
is back in the South rejoicing in the
blessed privilege of living in the gar-
den spot of the whole world.

The following from the Manufac-
turers' Record is just as true and just
as good as if I had written it myself:

"Though unwise political agitation
may retard some phases of Southern
development, and may cause in-
vestors to be timid; though road im-
provements are still burdened by reason of many
unwise legislative requirements, mak-
ing it difficult to secure new capital
for extension and improvements, the
progress of the South is moving for-
ward on broad lines. The southward
trend of population is expanding, and
into every part of the South are com-
ing people from other sections. The
building of good roads, always indica-
tive of increasing prosperity and ad-
vancing civilization, is everywhere in
evidence. Increasing prosperity of the
farmers of the whole South is adding
greatly to their buying power for the
purchase of new farm equipment and
the building of homes. The growth of
cities goes on apace with widespread
activity in municipal improvements, in
the construction of sewerage systems
and water works, the erection of mu-
nicipal buildings and the construction
of streets. English capitalists have
just made a heavy investment in the
purchase of the securities of great
plantation properties in the Central
South, indicating an awakening in-
terest of English investors in the pos-
sibilities of this section. Construction
work on interurban railways in the
Carolinas, looking to the development
of the greatest interurban railway
system of the country, is being hurried
forward. And, despite the burden
which tariff agitation hangs around
the neck of business interests, halting
its progress as compared with what it
should be, the material advancement of
the South goes steadily forward."

The frost scare now being over, it
is about time for Virginia orchardists
to get busy with their spraying ma-
chines.

While the Virginia Passenger and
Power Company is going around pick-
ing up Tidewater trolley lines, maybe
its attention will be called to the
Newport News-Hampton-Old Point
line, which might prove a mighty
profitable asset in the way of trolley
lines.

The dairy farms and the creameries
of Virginia are just beginning to find
out what big things they are, in a
commercial way.

The Old Virginia white pine will
grow to sawmill and box shook pro-
portions in the short space of twenty
years after a corn crop comes off the
white pine land. And there are thou-
sands of acres of white pine in Vir-
ginia, even in Brunswick and Meck-
lenburg and Nottingham counties, that
have not yet been cut for the first
time.

A speaker at the recent farmers'
conference at Occia, Fla., told of his
experience in saving potatoes by put-
ting in a barrel a bucket of potatoes
and then a bucket of sand, and said
that way potatoes may be kept for
two years. Seed corn may be kept
from weevil in the same way, he said.

A mule, the college experts say, is
never sick but once in his life. This
sickness is followed by a funeral. Two
good spans of mules will last fifty
years with good care and humane
treatment. They are not so fashion-
able as automobiles, but a heap more
profitable.

Reports coming from Pittsburgh and
other iron and steel manufacturing
centres are to the effect that there is
an unprecedented large demand for
steel wire used in making fences,
which indicates that the farmers
everywhere have been very active in
fence building during this spring.

SOUTH ATTRACTS ENGLISH CAPITAL

(Continued From First Page.)

Arbor Vitae, Wis., capitalized at \$1-
500,000, decided to begin development
of over 70,000 acres of long leaf pine
timber near Laurel, Miss., and build
at Laurel a plant with ten-hour ca-
pacity of 200,000 feet of lumber; build-
ings will be of steel and concrete fire-
proof construction.

E. B. Stubbs, Macon, Ga., and asso-
ciates, organized \$250,000 corporation
to manufacture joints for plating
steel rails, and are planning to build
works.

Buck Creek Cotton Mills, Shiloh,
Ala., will expend \$250,000 for additional
buildings and machinery to include
10,000 spindles, accompanying auto-
matic looms, etc.; all contracts have
been awarded and the improvements
will about double the plant.

Rodman Lumber Company, Rodman,
Fla., awarded contract for steel mill
buildings that will be equipped with
machinery for daily capacity of 100-
000 feet of lumber; plant will cost \$350-
000.

Byrd-Matthews Investment Company,
St. Louis, Mo., was incorporated with
\$2,000,000 capital stock to develop 25-
000 acres of hardwood timber land in
White County, Ga., develop 50,000 acres
of Texas land by irrigation and culti-
vate 4,000 acres of cotton land in Mis-
souri.

Sanford Clarifying and Separating
Company, Covington, La., was organ-
ized with \$2,500,000 capital stock to
manufacture clarifier for cane juice,
syrup, molasses and other liquids.

Wood Knight-Hawk Company, Okla-

Life Insurance Company of Virginia

Incorporated as a Stock Company in 1871

Oldest - Largest - Strongest

Southern Life Insurance Company

Progressive - Conservative

Issues the Most Liberal Forms of Life and Endowment Policies from

\$1,000.00 to \$25,000.00

With Premiums Payable Annually, Semi-Annually or Quarterly

All Policies are Clear and Definite, and as Liberal as
Safety Will Permit, and Their Values Are Absolutely
Guaranteed.

Insurance in Force December 31, 1910, \$72,440,374.00
Assets December 31, 1910, 6,338,573.82
Capital and Surplus December 31, 1910, 1,231,877.80
Payments to Policyholders Since Organization, 10,786,598.97

JOHN G. WALKER, President

\$3,000,000 Guarantee

Against Loss Offered by the Stockholders to Depositors in the

NATIONAL BANK OF VIRGINIA,

Incorporated 1865.

CAPITAL \$1,200,000. STOCKHOLDERS' LIABILITY \$1,200,000. SURPLUS \$600,000.

In addition, the stockholders have placed the management in the hands of the following Board
of Directors and Officers:

DIRECTORS:

E. B. Addison, T. A. Cary, T. C. Williams, Jr., R. G. Rennolds, J. G. Tinsley,
E. L. Bemiss, Carl H. Nolting, E. C. Laird, W. M. Habliston, Jno. T. Wilson,
T. H. Ellett, William T. Reed, R. H. Lindsey, Benj. P. Aloup, Jas. A. Moncure,
Geo. L. Ellyson, W. F. Rothert, W. P. Glinn, B. Rand. Wellford, Jno. Skelton Williams,
Geo. L. Christian, Wm. Northrop, Epps Hunton, Jr., S. W. Travers, F. D. Williams.

OFFICERS:

W. M. HABLSTON, President. WILLIAM T. REED, Vice-President.
JON. SKELTON WILLIAMS, Vice-President. JOHN TYLER, Assistant Cashier.
O. S. MORTON, Assistant Cashier. J. M. BALL, Jr., Assistant Cashier.
W. H. SLAUGHTER, Assistant Cashier.

ACCOUNTS SOLICITED.

3% Interest Paid in Savings Department

homa City, Okla., will incorporate with
\$500,000 capital stock and plans es-
tablishing \$250,000 plant for manu-
facturing plows.

Times-Dispatch Company, Richmond,
Va., has plans and specifications for
constructing steel and concrete build-
ing for its newspaper printing plant
and offices.

Atlanta Hydro-Electric Power Com-
pany, Atlanta, Ga., is planning to
begin construction of proposed water-
power-electric plant, developing 20-
000-horsepower for transmission by
electricity; cost estimated at \$3,000-
000.

American Rio Grande Land and Irri-
gation Company, Mercedes, Tex., will
undertake additional canal construc-
tion, so as to extend its irrigation sys-
tem over 30,000 additional acres of
land.

A. Heen & Co., Richmond, Va., are
planning to rebuild their printing litho-
graphic and engraving plant, which
was destroyed by fire at a loss of
about \$150,000.

Central Hardwood Lumber Company,
New Orleans, La., was organized to
build band sawmill with daily capacity
of 30,000 feet of lumber.

Rocky Creek Lumber Company,
Piney, Ala., was incorporated with
\$200,000 capital stock to manufacture
lumber.

Kline Motor Car Co., Richmond, Va.,
was chartered with \$500,000 capital
stock to build plant for manufacturing
motor cars.

International Railway Tie Company,
New Orleans, La., was organized with
\$300,000 capital stock to manufacture
concrete railroad ties, etc.

Current River Tie and Lumber Com-
pany, Doniphan, Mo., announced it is
planning to erect mill with daily ca-
pacity of 50,000 feet of lumber.

Ware Shoals Manufacturing Com-
pany, Ware Shoals, S. C., awarded con-
tracts for improvements and additional
machinery costing about \$12,000.

Barataria Improvement Company,
Barataria, La., will develop by drain-
age about 5,000 acres of land.

Galveston Wharf Company, Galves-
ton, Tex., awarded contract for con-
structing reinforced concrete wharf
shed 1,200 feet long, and for accom-
panying improvements, all reported as
costing about \$100,000.

LIGHT SALES OF LEAF TOBACCOS

(Continued From First Page.)

River between Norfolk and Washing-
ton, with arrangements for all sorts
of side trips to Atlantic City and other
resorts. In any event,
the tobacco men are going to have a
good time. That is what they usually
hold their annual meetings for.

Danville Tobacco Report.

April 23.—The sales for the
week have been very small, and the char-
acter of the offerings is such as to indicate
that the very best of the crop is being mar-
keted. Notwithstanding the small receipts
none of the buyers have retired from the
market for the season, and prices have been
kept firm at full valuations.
A few days of favorable weather has en-
couraged the farmers to do some too-long de-
layed and much-needed farm work. The in-
dications are that, weather permitting, a full
average crop will be planted in the old belt,
the farmers being encouraged to have a
trial in the Eastern Carolina and South Car-
olina districts the planting will be fully 50
per cent. less than an average.

Trading in redried tobacco is very dull.

Lynchburg Tobacco Market.

Lynchburg, Va., April 23.—John D. Ogelsky,
of the Lynchburg Tobacco Warehouse Com-
pany (Inc.), makes the following report of

INCORPORATED 1832

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VA.

Assets January 1, 1911, - - \$1,590,315.55
Net Surplus January 1, 1911 - - 577,288.33
Surplus to Policyholders - - 827,288.33

WM. H. PALMER, President. W. H. McCARTHY, Secretary.
E. B. ADDISON, Vice President. OSCAR D. PITTS, Treasurer.

WM. H. PALMER DIRECTORS J. JORDON LEAKE
E. B. ADDISON D. O. DAVIS WM. H. PALMER, JR.
N. W. BOWE

HENRY S. HUTZLER & CO.

BANKERS

DO A GENERAL BANKING BUSINESS

—Loans, Discounts, Exchanges, Collections, etc.—and
solicit the accounts of individuals, firms and corpora-
tions. Interest allowed on savings accounts—3 per cent.,
compounded semi-annually.

BROAD STREET BANK

303 EAST BROAD STREET.

Temporary location during construction of new banking house.

Capital \$200,000
Surplus and undivided Profits \$110,000

W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-
Pres.; Andrew M. Glover, Cashier.

PERSONAL AND BUSINESS ACCOUNTS SOLICITED.

With assets of over \$1,700,000, every inducement consistent with good
banking is offered to its customers. 3 per cent. allowed in Savings Depart-
ment. Bank is open till 8 o'clock Saturday evenings.

Are You Traveling

this spring? If so we
can supply you with
checks available in all
parts of the world. The
safest, most convenient
and most economical way
of carrying your money
when traveling.

Branch Cabell & Co.,

1115 E. Main St.
Phones Nos. 43 and 7934.

Members New York Stock Exchange,
New York Cotton Exchange and Chi-
cago Board of Trade.

Capital and Surplus, \$2,000,000

First National Bank

RICHMOND, VA.

Capital and Surplus, \$2,000,000